Worksheet 11 — The valve map

From Chapter 13 — Valves: the plumbing that buys time.

Time: an afternoon, on a calm week. That's the whole point of it.

Do this when nothing is wrong. Everyone can fill it in on a good Tuesday; almost nobody can do it correctly at 2 a.m. on the fourteenth.

Step 1 — Read your valves

Do this part on an ordinary week, not a bad one — that's the whole point.

List every account you run and what drafts from it. If everything drafts from one account, write that down too; it's the finding.

Account	What draws on it	Balance today	Days of runway

> Each balance is the runway for the specific thing it funds. You shouldn't have to calculate that — you should be able to look.

Which single obligation is closest to becoming the whole problem?

Which obligation could I starve for two weeks without anything else noticing? *(If the answer is "none," you have one valve, not four.)*

Step 2 — Sort every obligation by penalty, not size

Obligation	Days it can move	What it costs	Tier	In the earning path?	Cuts off how fast?

Tier 1 — a fee and nothing else (subscriptions, processors, normal supplier accounts). **Tier 2** — your terms change permanently (autopay pulled, moved to prepay, credit trimmed). **Tier 3** — something durable: credit reporting, a lien, an eviction filing, or a sole operator who needed the money.

> **A fee is a price. A record is a scar.** Pay fees freely. Never buy scars. Tier 3 is not on the menu, however slow the consequence looks.

Step 3 — The column that overrides the tier

If it stops, does your ability to earn stop with it? A forty-dollar subscription sitting inside your delivery is tier 1 on penalty and catastrophic in practice — and it locks you out by lunch, while rent gives you months. The cheap automated ones cut fastest.

Everything in my earning path — the list that is never available to defer:

- ____________________________________
- ____________________________________
- ____________________________________

- ______________________________

> **Never defer anything in the earning path, however cheap the penalty.** Defer the inert first, even when the inert one is the bigger number.

Step 4 — Price it like the loan it is

For the obligation you'd actually move first:

fee ________ ÷ amount ________ × (365 ÷ ________ days) = ________ **%**

Now write what else was genuinely on the menu this week — an overdraft, a cash advance, a card, losing a client — and what each of those costs:

____

____

- [ ] The one I'd choose is the cheapest thing actually available, not the one that feels least embarrassing.

Step 5 — Defer one to fund several

Don't ask which bill to skip. Ask which single deferral frees the most money for the payments that stop the business if they lapse.

The one deferral: ______________________________ **frees $** ________

What it protects:

- ______________________________
- ______________________________
- ______________________________

Step 6 — Know your counterparties before you need to

For each obligation in tier 2 or 3, who is on the other end — an institution with a late-fee schedule, or a person?

Obligation	Institution or person	Would they work with me?	Have I actually asked?

> Have the conversation on a good month, when you want nothing. The same words in a bad February aren't a conversation, they're a request.

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Kill-or-keep date: ______________

On that date, re-read the runway column. If any obligation has fewer days than it did last time and you didn't decide to spend them, the valve isn't being managed — it's leaking.